Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Eagle	Premier	17,944	86	93	80
Mercury	Topaz	37,024	89	91	81
Chrysler	New Yorker	44,214	72	113	81
Pontiac	Grand Am	37,429	86	96	82
Chevrolet	Cavalier	31,132	94	88	83
Pontiac	6000	25,661	85	97	83
Ford	Tempo 4WD	7,225	90	94	84
Ford	Taurus	106,492	88	98	87
Pontiac	Sunbird	10,125	90	98	88
Oldsmobile	Calais	23,410	96	93	89
Buick	Skyhawk	5,444	104	86	90
Buick	Skylark	20,051	99	93	93
Toyota	Camry 4WD	3,223	88	107	94
Mercury	Sable	38,790	92	103	95
Chevrolet	Corsica	83,225	116	84	97
Volvo	240	16,595	90	109	98
Chrysler	LeBaron	1,854	106	93	98
Mazda	626	40,286	87	114	99
Honda	Accord	149,898	106	99	105
Nissan	Maxima	50,807	100	106	106
Mitsubishi	Galant	25,053	93	114	106
Mazda	929	13,099	89	125	110
Toyota	Cressida	13,685	101	110	111
Nissan	Stanza	14,652	108	109	117
Hyundai	Sonata	16,088	116	102	118
Mitsubishi	Sigma	1,217	89	135	121
Eagle	Medallion	4,480	151	103	155
Peugeot	405	2,868	129	138	179
Station Wagons/Passenger Vans		117,333	82	94	76
Buick	Century	4,156	73	91	66
Chevrolet	Celebrity	12,708	79	86	68
Volvo	240	6,861	83	85	70
Oldsmobile	Cutlass Ciera	7,007	73	97	71
Toyota	Camry	12,183	75	95	71
Dodge	Colt Vista 4WD	1,591	66	113	75
Mercury	Sable	12,127	86	87	75
Ford	Taurus	39,466	82	93	77

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
Pontiac	6000	2,587	70	117	82
Chevrolet	Cavalier	9,683	91	95	86
Plymouth	Colt Vista 4WD	1,369	71	122	87
Dodge	Colt Vista	2,873	85	104	88
Plymouth	Colt Vista	2,435	111	95	106
Eagle	Medallion	1,465	106	120	127
Sports Models		201,409	128	120	154
Chevrolet	Camaro Conv	3,263	97	129	125
Chevrolet	Camaro	58,898	132	108	142
Pontiac	Firebird	34,818	136	109	148
Ford	Mustang Conv	18,596	115	133	153
Toyota	Supra	10,122	114	139	159
Ford	Mustang	75,599	128	131	167
Luxury Models		197,775	98	130	127
Buick	Riviera	10,555	91	93	84
Lincoln	Continental	22,373	78	112	88
Cadillac	Eldorado	15,412	85	105	89
Cadillac	Seville	8,901	93	98	91
Volvo	740/760 SW	9,605	94	110	103
Sterling	Sterling 825/827	1,098	112	93	104
Acura	Legend 4D	20,276	103	105	108
Volvo	740/760 4D	23,059	101	112	113
Acura	Legend 2D	10,844	104	111	115
Saab	9000	4,515	105	110	116
Oldsmobile	Toronado	4,158	106	132	141
Jaguar	XJ-S Conv	1,411	81	178	143
Audi	100/200 4D	4,194	101	150	151
Mercedes	190D/E	7,610	104	151	157
Lincoln	Mark VII	13,597	91	177	160
Audi	80/90	1,563	121	139	167
BMW	500 Series	10,171	98	177	173
Mercedes	300CE	1,100	87	201	175
BMW	325i 4D	5,422	120	150	179

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (cont'd)			
BMW	325i Conv	4,522	112	170	190
Jaguar	XJ-S	1,928	106	187	198
BMW	325i 2D	9,723	129	172	222
		LARGE CARS			
Two-Door Models		99,253	98	93	91
Oldsmobile	Eighty-Eight	2,534	86	96	82
Ford	Thunderbird	47,565	98	91	89
Mercury	Cougar	44,435	98	94	92
Buick	LeSabre	4,717	109	95	104
Four-Door Models		411,288	77	94	72
Chevrolet	Caprice	46,623	74	77	57
Ford	Crown Victoria	43,524	73	87	63
Chrysler	New Yorker 5th Ave	8,326	65	102	66
Buick	Electra	36,180	76	96	73
Buick	LeSabre	63,686	78	95	73
Mercury	Grand Marquis	64,791	75	99	74
Oldsmobile	Eighty-Eight	67,392	81	95	77
Pontiac	Bonneville	45,556	80	97	77
Oldsmobile	Ninety-Eight	34,172	83	102	85
Station Wagons/Passenger Vans		451,839	80	76	61
Chevrolet	Astro Van	51,427	82	64	53
Plymouth	Grand Voyager	52,262	80	68	54
Dodge	Caravan	60,473	77	74	56
GMC	Safari Van	10,566	83	69	57
Plymouth	Voyager	63,396	78	75	58
Dodge	Grand Caravan	53,231	79	74	58
Chevrolet	Caprice	7,812	79	75	60
Pontiac	Safari Wagon	1,739	93	64	60
Ford	Extended Aerostar	23,716	75	83	62
Ford	Aerostar	90,306	78	82	64
Buick	Electra	1,657	68	105	71

Table 2: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (cont'd)			
Buick	LeSabre	1,363	69	126	88
Ford	Crown Victoria	5,082	90	98	88
Mazda	Wagon	20,338	106	83	88
Oldsmobile	Custom Cruiser	3,560	96	97	93
Mercury	Grand Marquis	3,505	78	121	95
Luxury Models		182,859	88	115	101
Cadillac	Brougham	16,260	82	98	80
Lincoln	Town Car	48,642	82	104	85
Cadillac	Fleetwood 4D	10,879	88	97	85
Cadillac	DeVille 4D	55,138	90	96	86
Cadillac	Fleetwood 2D	1,879	94	96	89
Cadillac	DeVille 2D	12,376	92	107	98
Mercedes	260/300E	12,172	98	139	136
Jaguar	XJ6	7,732	96	143	138
Mercedes	SEL/SDL Series	7,694	83	172	143
Mercedes	300SE	4,073	89	209	186
BMW	735i	1,350	121	177	215
BMW	735/750iL	2,730	100	258	258

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

Table 3: 1989
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		160,008	82	70	58
Chevrolet	Sportvan (3/4T)	2,020	67	45	30
Ford	E-150 Club Wagon (1/2-3/4T)	4,318	80	51	40
Dodge	Extended Cargo Minivan	1,790	59	70	41
Dodge	B250 (3/4T)	1,976	56	78	44
Chevrolet	Chevy Van (1/2T)	1,858	61	76	46
Chevrolet	Chevy Van (3/4T)	35,273	82	64	52
Dodge	B150 (1/2T)	1,317	47	111	52
Dodge	B150 Cargo Van	8,143	73	74	54
Ford	Aerostar Extended Cargo Van	1,612	75	75	56
Dodge	B250 Cargo Van	16,684	69	82	56
Ford	E-150 Econoline (1/2-3/4T)	34,902	87	67	58
Ford	E-250 Econoline (3/4T)	4,160	88	68	59
Chevrolet	Astro Cargo Van	20,786	87	70	60
GMC	Safari Cargo Van	5,198	89	71	63
GMC	Vandura (3/4T)	9,790	95	74	70
Dodge	Cargo Minivan	1,007	95	76	72
Ford	Aerostar Cargo Van	3,323	77	99	76
Toyota	Cargo Van	2,409	116	101	117
		PICKUPS			
Small Pickups		523,930	96	98	94
GMC	S15 Extended Cab	2,660	86	68	59
GMC	T15 Extended Cab 4x4	2,316	77	85	65
Ford	Ranger Super Cab	27,042	80	83	66
Dodge	Dakota (1/2T)	29,862	75	89	66
Chevrolet	S10 Extended Cab	9,981	82	86	71
Jeep	Comanche 4x4	3,774	80	88	71
Jeep	Comanche	10,164	89	82	73
Chevrolet	T10 Extended Cab 4x4	8,186	85	92	78
Mitsubishi	Extended Cab	1,001	112	70	79
Mazda	B Series Cab Plus	14,180	100	80	80
Dodge	Ram50 Long Bed	1,201	90	91	82

Table 3: 1989 (cont'd)

Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Dodge	D150 (1/2T)	15,405	83	98	82
Ford	Ranger Super Cab 4x4	12,793	84	102	85
Mazda	B Series Standard Bed	27,421	98	87	86
Chevrolet	T10 4x4	9,146	80	108	86
Dodge	Ram50	7,929	93	93	86
Ford	Ranger	60,052	87	100	87
GMC	S15 -	15,432	95	96	91
Chevrolet	S10	76,229	97	95	92
GMC	T15 4x4	1,773	81	115	93
Dodge	Ram50 Extended Cab	1,179	112	85	95
Isuzu	Long Cab (1/2T)	1,790	105	93	98
Nissan	King Cab	10,430	110	92	101
Isuzu	Standard Bed	11,677	105	101	106
Mazda	B Series Standard Bed 4x4	3,967	93	114	106
Mitsubishi	Standard Bed	8,466	118	89	105
Toyota	Xtra Cab 4x4	21,395	94	113	106
Toyota	Long Bed (1/2T)	2,834	121	89	108
Toyota	Xtra Cab	14,728	110	100	110
Nissan	Standard Bed 4x4	6,662	117	95	110
Ford	Ranger 4x4	10,624	89	127	112
Nissan	King Cab 4x4	6,486	102	112	114
Isuzu	Standard Bed 4x4	2,238	90	130	116
Dodge	Ram50 4x4	2,241	107	110	117
Toyota	Standard Bed	27,972	120	99	118
Nissan	Standard Bed	25,549	123	97	119
Toyota	Long Bed (1/2T) 4x4	2,135	99	130	128
Toyota	Standard Bed 4x4	23,418	110	128	141
Standard Pickups		479,223	74	95	70
GMC	1500 Extended Cab 4x4	1,918	68	48	32
GMC	1500 Extended Cab	5,300	64	68	44
GMC	2500 Extended Cab 4x4	1,612	69	64	44
GMC	2500 Extended Cab	1,395	60	74	45
Ford	F-250 Super Cab	8,451	68	73	49
Ford	F-150 Super Cab	21,590	68	82	56
Ford	F-150 Super Cab 4x4	8,691	70	80	56
Chevrolet	10 Extended Cab (1/2T) 4x4	5,975	81	73	59
GMC	2500 Series (3/4T)	2,583	63	95	60

Table 3: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (cont'd)			
Chevrolet	20 Extended Cab (3/4T) 4x4	4,717	67	94	62
Ford	F-250 Super Cab 4x4	8,069	70	91	63
Chevrolet	2500 Series (3/4T)	9,537	72	90	65
Chevrolet	1500 Series (1/2T) 4x4	42,624	70	95	67
Chevrolet	2500 Series (3/4T) 4x4	11,891	71	94	67
GMC	2500 Series (3/4T) 4x4	3,484	68	101	69
Ford	F-150 (1/2-3/4T)	77,646	70	98	69
Ford	F-250 (3/4T) 4x4	21,211	74	94	69
Chevrolet	1500 Series (1/2T)	90,793	75	94	71
Chevrolet	10 Extended Cab (1/2T)	15,451	76	95	72
GMC	1500 Series (1/2T)	24,686	77	94	73
Chevrolet	20 Extended Cab (3/4T)	4,227	87	86	74
Ford	F-150 (1/2-3/4T) 4x4	48,832	73	103	75
Ford	F-250 (3/4T)	17,883	75	101	76
GMC	1500 Series (1/2T) 4x4	11,174	74	104	77
Dodge	D250 (3/4T)	3,221	84	92	77
Dodge	Dakota (1/2T) 4x4	11,145	79	99	78
Dodge	W150 (1/2T) 4x4	5,961	78	113	87
Dodge	W250 (3/4T) 4x4	3,190	82	110	91
Toyota	4Runner	5,496	125	112	139
		UTILITY VEHICLES			
Small Utility Vehicles		111,017	78	118	92
Mitsubishi	Montero 2D 4x4	6,250	76	99	75
Jeep	Wrangler	28,733	74	107	79
Ford	Bronco II	18,315	69	116	80
Ford	Bronco II 4x4	34,605	73	135	99
Dodge	Raider	4,351	89	113	100
Isuzu	Amigo	1,580	115	88	101
Suzuki	Sidekick 4x4	8,840	97	113	110
Chevrolet	Tracker 4x4	4,479	102	114	117
Suzuki	Sidekick Van 4x4	2,186	100	126	126
Intermediate Utility Vehicles		311,498	80	105	85
Dodge	Ramcharger	4,801	56	111	62
Chevrolet	S10 Blazer	28,417	74	95	70

Table 3: 1989 (cont'd)
Insurance Losses, Collision Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (cont'd)			
Jeep	Cherokee	10,584	63	114	72
Chevrolet	K10 Blazer (1/2T)	11,054	67	109	73
Ford	Bronco	31,293	74	99	73
GMC	S15 Jimmy	6,688	78	95	74
Dodge	Ramcharger 4x4	5,598	75	102	76
Jeep	Wagoneer	3,152	66	121	80
GMC	T15 Jimmy 4x4	16,643	85	95	80
Jeep	Grand Wagoneer	4,775	73	115	83
Chevrolet	T10 Blazer 4x4	68,376	88	99	87
Jeep	Cherokee 4x4	79,580	76	114	87
Isuzu	Trooper II 4x4	18,381	91	97	88
Toyota	Land Cruiser	2,799	80	111	89
Nissan	Pathfinder	1,680	79	119	95
GMC	Jimmy (1/2T)	2,922	74	138	102
Nissan	Pathfinder 4x4	5,997	112	105	117
Toyota	4Runner Wagon	6,646	120	123	148
Range Rover	Range Rover	1,674	134	243	325
Large Utility Vehicles		39,889	82	81	66
Chevrolet	Suburban (1/2T) 4x4	9,783	76	77	59
Chevrolet	Suburban (1/2T)	14,428	87	71	62
Chevrolet	Suburban (3/4T) 4x4	2,645	79	79	62
GMC	Suburban (1/2T)	4,826	82	75	62
Chevrolet	Suburban (3/4T)	2,846	65	127	83
GMC	Suburban (1/2T) 4x4	3,534	98	97	94

Results are standarized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$200	5%	50%
>$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.

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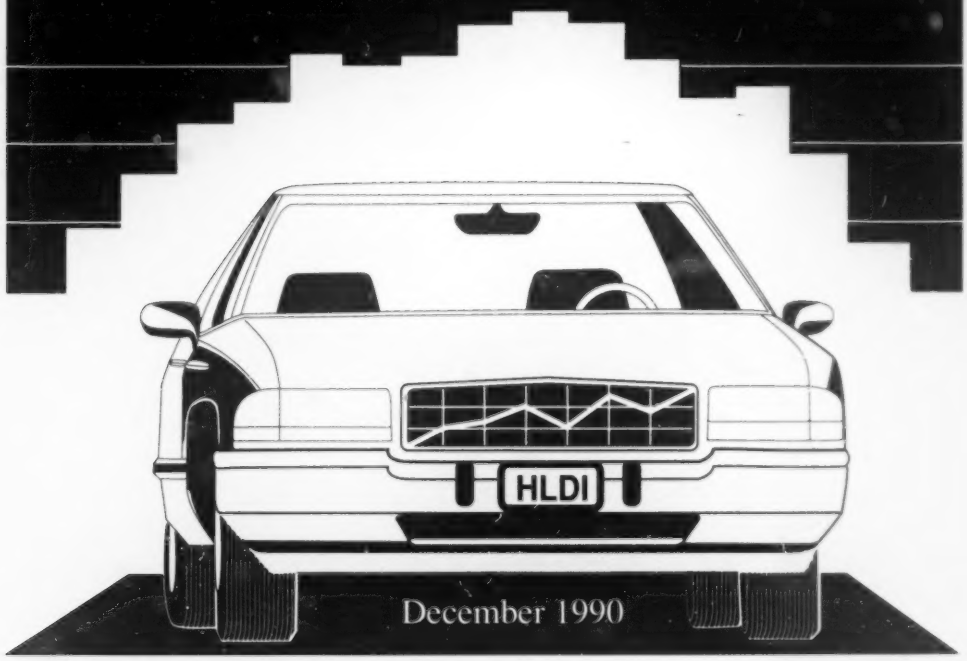

December 1990

1988 Models: Three Year Results

HIGHWAY LOSS DATA INSTITUTE

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Highlights

1988 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	Size		Make & Series	Size	
Average Loss Payment per Insured Vehicle Year (100 = $203)	American Eagle S.W.	M	46	BMW M3	M	433
	Chevrolet Astro Van	L	52	Porsche 928 Coupe	S	400
	GMC Safari Van	L	54	Mercedes 560 SEC	L	367
	Pontiac Safari S.W.	L	56	Plymouth Conquest	S	309
	Dodge Caravan	L	56	Mitsubishi Starion	S	294
Claim Frequency (100 = 9.5)	Porsche 911 Coupe	S	51	Mitsubishi Starion	S	197
	American Eagle S.W.	M	61	Plymouth Conquest	S	191
	Porsche 911 Targa/Cabr.	S	61	Alfa Romeo Milano	S	175
	Mercedes 560SL	S	61	Volkswagen Scirocco	S	170
	Dodge Diplomat	L	67	Mitsubishi Cordia	S	161
Average Loss Payment Per Claim (100 = $2,142)	Chevrolet Astro Van	L	66	Porsche 928 Coupe	S	469
	GMC Safari Van	L	71	Mercedes 560 SEC	L	361
	Plymouth Grand Voyager	L	75	BMW M3	M	300
	Dodge Grand Caravan	L	75	Porsche 911 Coupe	S	289
	Dodge Caravan	L	76	Mercedes 560 SL	S	260

* Results are relative - 100 represents the average for all 1988 passenger cars.
Size: S = Small, M = Midsize, L = Large.

- Sports and luxury models have the highest average loss payments per claim. They are 20-25 percent higher than the average for all 1988 model year passenger cars. The average loss payment per claim for large station wagons and passenger vans is 22 percent lower than the all-vehicle average.

- Some small sports cars show up with low collision claim frequencies, but, generally, they also have very high average payments per claim.

- The average loss payment per insured vehicle year for the BMW M3 and Porsche 928 Coupe is at least four times the result for all 1988 passenger cars combined.

Highlights

1988 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = $203)	GMC Rally Wagon 3/4T	35	**Range Rover**	226
	GMC Vandura 1/2T	39	Toyota 4Runner	140
	Ford E-150 Club Wagon	46	Toyota Standard Bed 4x4	129
Claim Frequency (100 = 9.5)	GMC Suburban 3/4T	46	Nissan Long Bed	122
	Dodge B150	52	Toyota 4Runner	122
	GMC Vandura 1/2T	61	Toyota Cargo Van	114
Average Loss Payment Per Claim (100 = $2,142)	GMC Rally Wagon 3/4T	43	Range Rover	207
	GMC Safari Cargo Van	61	Dodge Ramcharger 4x4	133
	Ford E-150 Club Wagon	62	Dodge W150 4x4	131

* Results are relative - 100 represents the average for all 1988 passenger cars.

- Vans and large utility vehicles have the lowest average loss payments per insured vehicle year. Small pickups and small utility vehicles have the highest.
- As a group, small pickup trucks have the highest frequency of collision claims and small utility vehicles have the highest loss payment per claim.
- For pickups and utility vehicles, results are clearly related to vehicle size with smaller vehicles having higher overall collision losses than larger vehicles.